

# Electronic Filing System (EFS) Data

## Electronic Patent Application Submission

### USPTO Use Only

EFS ID:

54531

Application ID:

10654091



Title of Invention:

System and method for financial  
instrument pre-qualification and  
offering

First Named Inventor:

J. LeKachman

Domestic/Foreign Application:

Domestic Application

Filing Date:

2003-09-04

Effective Receipt Date:

2004-01-30

Submission Type:

Information Disclosure  
Statement

Filing Type:

Confirmation number:

5822

Attorney Docket Number:

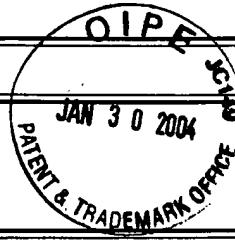
47004.000216

Total Fees Authorized:

Digital Certificate Holder: cn=Herbert V. Kerner,ou=Registered Attorneys,ou=Patent and  
Trademark Office,ou=Department of Commerce,o=U.S. Government,c=US  
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## TRANSMITTAL

Electronic Version v1.1  
 Stylesheet Version v1.1.0



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|--|---|----------------|
| Title of Invention   | System and method for financial instrument pre-qualification and offering |                |
| Application Number:  | 10/654091   |                |
| Date:  | 2003-09-04  |                |
| First Named Applicant:   | J. LeKachman  |                |
| Confirmation Number:   | 5822  |                |
| Attorney Docket Number:  | 47004.000216  |                |
| <p>I hereby certify that the use of this system is for OFFICIAL correspondence between patent applicants or their representatives and the USPTO. Fraudulent or other use besides the filing of official correspondence by authorized parties is strictly prohibited, and subject to a fine and/or imprisonment under applicable law.</p> <p>I, the undersigned, certify that I have viewed a display of document(s) being electronically submitted to the United States Patent and Trademark Office, using either the USPTO provided style sheet or software, and that this is the document(s) I intend for initiation or further prosecution of a patent application noted in the submission. This document(s) will become part of the official electronic record at the USPTO.</p> |   |                |
| Submitted by:  | Elec. Sign.   | Sign. Capacity |
| Herbert V. Kerner<br>Registered Number: 42,721   | Herbert V. Kerner   | Attorney       |
| Documents being submitted<br>us-ids  | Files<br>3rdIDSfpr47004.216CAT1-usidst.xml<br>us-ids.dtd<br>us-ids.xsl    |                |
| Comments   |   |                |

# ELECTRONIC INFORMATION DISCLOSURE STATEMENT

Electronic Version v18

Stylesheet Version v18.0

JAN 30 2004



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|-------------------------|---|--|
| Title of Invention      | System and method for financial instrument pre-qualification and offering |  |
| Application Number:     | 10/654091   |  |
| Confirmation Number:    | 5822  |  |
| First Named Applicant:  | J. LeKachman  |  |
| Attorney Docket Number: | 47004.000216  |  |
| Search string:          | ( 5991750 or 5995947 or 6014645 or 6029149 ).pn.                          |  |

## US Patent Documents

Note: Applicant is not required to submit a paper copy of cited US Patent Documents

| init | Cite.No. | Patent No. | Date       | Patentee       | Kind | Class | Subclass |
|------|----------|------------|------------|----------------|------|-------|----------|
|      | 1        | 5991750    | 1999-11-23 | Watson         |      |       |          |
|      | 2        | 5995947    | 1999-11-30 | Fraser et al.  |      |       |          |
|      | 3        | 6014645    | 2000-01-11 | Cunningham     |      |       |          |
|      | 4        | 6029149    | 2000-02-22 | Dykstra et al. |      |       |          |

## Signature

|               |      |
|---------------|------|
| Examiner Name | Date |
|               |      |